

Know your employee benefits compliance acronyms

A -

- AC** = Allowable Cost
- ACA** = Affordable Care Act
- ACHA** = American Health Care Act
- AD&D** = Accidental Death and Dismemberment Insurance
- ADA** = Americans with Disabilities Act
- ADEA** = Age Discrimination in Employment Act
- ADL** = Activities of Daily Living
- AEP** = Annual Enrollment Period
- AHP** = Association Health Plan
- AHIP** = American Health Insurance Plans
- AIME** = Average Indexed Monthly Earnings
- ALE** = Applicable Large Employer
- A/MV** = Affordability and Minimum Value
- APTC** = Advance Premium Tax Credits
- AO** = Accreditation Organization
- AOR** = Agent of Record
- ASG** = Affiliated Service Group
- ASL** = Aggregate Stop Loss
- ASDs** = Aggregating Specific Deductibles
- ASC** = Ambulatory Surgical Centers
- ASO** = Administrative Services Only
- ATIN** = Adoption Taxpayer Identification Number
- AWP** = Average Wholesale Price (Drugs)

B -

- BA** = Business Associate
- BAA** = Business Associate Agreement

- BAN** = Benefit Advisors Network
- BBA** = Balanced Budget Act of 1997
- BCBSTX** = Blue Cross Blue Shield of TX
- BCRA** = Better Care Reconciliation Act
- BHO** = Behavioral Health Organization
- BOR** = Broker of Record
- BP** = Benefit Period
- BUCA** = Blue Cross, United, Cigna, Aetna
- BWL** = Barrow Weatherhead Lent (our ERISA attorney firm)

C -

- CAA** = Consolidated Appropriations Act
- C - Suite** = Corporation's most important senior executives, e.g. CFO, CIO, COO
- CARES Act** = Coronavirus Aid, Relief and Economic Security Act (March 27, 2020)
- CBA** = Cost/Benefit Analysis
- CCIO** = Center for Consumer Information and Insurance Oversight
- CDHC** = Consumer-Driven Health Care
- CDC** = Centers for Disease Control
- CDT** = Current Dental Terminology
- CE** = Covered Entity
- CFO** = Chief Financial Officer
- CFR** = Code of Federal Regulations
- CHIP** = Children's Health Insurance Program
- CHRO** = Chief Human Resources Officer

- CIO** = Chief Information Officer
- CME** = Covered Monthly Earnings
- CMO** = Chief Medical Officer
- CMR** = Claims Monitoring Report
- CMS** = Centers for Medicare & Medicaid Services
- COB** = Coordination of Benefits
- COBRA** = Consolidated Omnibus Budget Reconciliation Act of 1985
- COC** = Certificate of Coverage
- COLA** = Cost of Living Adjustment
- COO** = Chief Operating Officer
- CONUS** = Continental United States
- COVID-19** = Coronavirus
- COVIDTRA** = COVID-related Tax Relief Act of 2020
- CPT** = Current Procedural Terminology
- CPV** = Cost Per Visit
- CRR** = Client revenue report

D -

- DCAP** = Dependent Care Assistance program, also known as Dependent Care FSA
- DCTC** = Dependent Care Tax Credit
- DED** = Deductible
- DFVC** = Delinquent Filer Voluntary Compliance Program
- DHHS** = Dept. of Health & Human Services
- DHMO** = Dental HMO (Health Maintenance Organization)
- DI** = Disability insurance
- DME** = Durable Medical Equipment
- DOB** = Date Of Birth

- DOD** = Date Of Death
- DOH** = Date of Hire
- DOL** = Department of Labor
- DOMA** = Defense of Marriage Act
- DOS** = Date Of Service
- DUR** = Drug Utilization Review
- DP** = Domestic Partner
- DX** = Diagnosis

E -

- EAP** = Employee Assistance Program
- EBG** = Employee Benefit Guide
- EBHRA** = Excepted Benefit Health Reimbursement Arrangement
- EBITDA** = Earnings Before Interest, Taxes, Depreciation and Amortization
- EBSA** = Employee Benefits Security Administration
- ED** = Emergency Department
- EDI** = Electronic Data Interchange
- EE** = Employee
- EEOC** = Equal Opportunity Employment Commission
- EFAST2** = ERISA Filing Acceptance System II (electronic submission of Form 5500s)
- EFMLEA** = Emergency Family and Medical Leave Expansion Act
- EGHP** = Employer Group Health Plan
- EHB** = Essential Health Benefits
- EHBS** = Employer Health Benefits Survey
- EIP** = Economic Impact Payments
- EIN** = Employer Identification Number

- EOB** = Explanation of Benefits
- EOC** = Evidence of Coverage
- EOD** = End Of Day
- EOI** = Evidence of Insurability
- EOM** = End Of Month
- EP** = Elimination Period
- EP** = Enrollment Period
- ePHI** = Electronic Protected Health Information
- EPO** = Exclusive Provider Organization
- EPP** = Employer Payment Plan
- EPSLA** = Emergency Paid Sick Leave Act
- ER** = Employer
- ERISA** = Employee Retirement Income Security Act of 1974, as amended
- ESI** = Employer-Sponsored Insurance
- ESR** = Employer Shared Responsibility
- ESRD** = End Stage Renal Disease
- ESRP** = Employer Shared Responsibility Penalty
- Expat** = Expatriate, any U.S. employee residing & working in another country

F -

- FAVR** = Fixed and Variable Rate
- FFCRA** = Families First Coronavirus Response Act (effective April 1, 2020)
- FFE** = Federally Facilitated Exchange
- FFS** = Fee For Service
- FHP** = Family Health Plan
- FI** = Fully Insured
- FICA** = Federal Insurance Contributions Act
- FIT** = Federal Income Tax

- FITW** = Federal Income Tax Withholding
- FLSA** = Fair Labor Standards Act
- FMLA** = Family Medical Leave Act
- FOMF** = First Of Month Following
- FPL** = Federal Poverty Level
- FSA** = Flexible Spending Account
- FTE** = Full-time Equivalent
- FUTA** = Federal Unemployment Tax Act

G

- GHP** = Group Health Plan
- GI** = Guaranteed Issue
- GINA** = Genetic Information Nondiscrimination Act
- GTL** = Group Term Life



H -

HCE	=	Highly Compensated Employee
HCI	=	Highly Compensated Individual
HCP	=	Highly Compensated Participant
HCR	=	Health Care Reform
HCTC	=	Health Coverage Tax Credit
HDHC	=	High Deductible Health Coverage
HDHP	=	High-Deductible Health Plan
Health FSA	=	Health Flexible Spending Arrangement
HHS	=	Department Of Health And Human Services (also DHHS)
HIB	=	Health Insurance Benefits
HIO	=	Health Insurance Organization
HIPAA	=	Health Insurance Portability and Accountability Act of 1996, as amended
HITECH	=	Health Information Technology for Economic & Clinical Health Act
HMO	=	Health Maintenance Organization
HR	=	Human Resources
HRA	=	Health Reimbursement Arrangement
HSA	=	Health Savings Account

I -

IBNR	=	Insured But Not Yet Reported
ICHRA	=	Individual Coverage Health Reimbursement Arrangement
IDR	=	Independent Dispute Resolution
IEP	=	Initial Enrollment Period
IHC	=	Individual Health Insurance Coverage

IIAS	=	Inventory Information Approval System
IMP	=	Initial Measurement Period
Inpat	=	Inpatient, Foreign National Employee Working In The U.S.
IRC	=	Internal Revenue Code
IRO	=	Independent Review Organization
ISL	=	Individual Stop Loss

L -

LBMM	=	Look Back Measurement Method
LNAP	=	Limited Non-Assessment Period
LOI	=	Letter Of Intent
LTC	=	Long Term Care
LTCI	=	Long-Term Care Insurance
LTD	=	Long Term Disability

M -

MAC	=	Maximum Allowable Cost (or Charge)
MACRA	=	Medicare Access and CHIP Reauthorization Act
MACRS	=	Modified Accelerated Cost Recovery System
MAF	=	Maximum Allowable Fee
MAF	=	Monthly Attachment Factor Or Maximum Attachment Factor
MBWL	=	Marathas Barrow Weatherhead Lent (Former name of our ERISA attorney firm - now called BWL)
MCC	=	Merchant Category Code
MDG	=	Managed
MEC	=	Minimum Essential Coverage
MERP	=	Medical Expense Reimbursement Plan
MEWA	=	Multiple Employer Welfare Arrangement
MGU	=	Managing General Underwriter

MHPA	=	Mental Health Parity Act
MHPAEA	=	Mental Health Parity and Addiction Equity Act
MLR	=	Medical Loss Ratio
MR/UR	=	Medical Review/Utilization Review
MSA	=	Medical Savings Account
MSP	=	Medicare Secondary Payer
MV	=	Minimum Value

N -

NAD	=	National Coverage Determination
NAP	=	Network Access Plan
NDC	=	National Drug Code
NMHPA	=	Newborns' and Mothers' Health Protection Act
NOI	=	Notice Of Intent
Non-HCE	=	Non-Highly Compensated Employee
NP/PA	=	Nurse Practitioner/Physician Assistant
NPI	=	National Provider Identifier
NQTL	=	Nonquantitative Treatment Limitation

O -

OCR	=	Office of Civil Rights
OON	=	Out of Network
OOP	=	Out Of Pocket
OPM	=	Office of Personnel Management
OSHA	=	Occupational Safety and Health Act of 1970
OTC	=	Over The Counter

P -

PBM	=	Pharmacy Benefit Manager
PCORI	=	Patient Centered Outcomes Research Institute
PCE	=	Preexisting Condition Exclusion
PCH	=	Primary Care Hospital

PCP	=	Primary Care Physician (or Provider)
PDA	=	Pregnancy Discrimination Act
PEO	=	Professional Employer Organization
PEP	=	Pooled Employer Plan
PFFS	=	Private Fee For Service Plan
PHI	=	Protected Health Information
PHSA	=	Public Health Service Act
PIA	=	Primary Insurance Amount
PIN	=	Physician Identification Number (or Provider)
PMPM	=	Per Member Per Month
POP	=	Premium Only Plan
POS	=	Point Of Service
PPACA	=	Patient Protection and Affordable Care Act
PPO	=	Preferred Provider Organization
PPP	=	Paycheck Protection Program
PPP	=	Pooled Plan Provider
PTC	=	Premium Tax Credit
PTE	=	Prohibited Transaction Exemption
PTO	=	Paid Time Off

Q -

QB	=	Qualified Beneficiary
QDRO	=	Qualified Domestic Relations Order
QE	=	Qualifying Event
QHP	=	Qualified Health Plan
QHPE	=	Qualified Health Plan Expense
QMB	=	Qualified Medicare Beneficiary
QMCSO	=	Qualified Medical Child Support Order
QSEHRA	=	Qualified Small Employer Health Reimbursement Arrangement
QTL	=	Quantitative Treatment Limitations

R -

R&C	=	Reasonable and Customary
RMR	=	Renewal Monitoring Report
RRE	=	Responsible Reporting Entity
RRTA	=	Railroad Retirement Tax Act
RxDC	=	Prescription Drug (Rx) Data Collection

S -

S.125	=	Section 125 (of Internal Revenue Code) which is a Cafeteria Plan
SAR	=	Summary Annual Report
SBC	=	Summary of Benefits and Coverage
SEP	=	Special Enrollment Period
SHOP Exchange	=	Small Business Health Options Program
SIFA	=	Self-Insured Feasibility Analysis
SIHP	=	Self-Insured Health Plan
SLOB	=	Separate Line of Business
SMM	=	Summary Of Material Modifications
SMP	=	Standard Measurement Period
SNC/SNF	=	Skilled Nursing Care/ Skilled Nursing Facility
SOB	=	Statement Of Benefits
SPD	=	Summary Plan Description
SSA	=	Social Security Administration
SSDI	=	Social Security Disability Insurance
SSI	=	Supplemental Security Income
SSL	=	Specific Stop Loss
SSN	=	Social Security Number
STLDI	=	Short-Term, Limited-Duration Insurance
STD	=	Short Term Disability

T -

TCJA	=	Tax Cuts and Jobs Act
TDI	=	Texas Department of Insurance
TLO	=	Terminal Liability Option
TOS	=	Type Of Service
TOP	=	Type Of Provider
TPA	=	Third Party Administrator
TPL	=	Third Party Liability
TPO	=	Treatment, Payment, Operations
TRICARE	=	The U.S. military's health care program

U -

UCR	=	Usual, Customary and Reasonable
UHC	=	United Health Care
UHP	=	United Health Plan
UIC	=	Unemployment Insurance Compensation
URO	=	Utilization Review Organization
USERRA	=	Uniformed Services Employment and Reemployment Rights Act

V -

VEBA	=	Voluntary Employees' Beneficiary Association
VFC	=	Voluntary Fiduciary Correction Program
VHE	=	Variable Hour Employee

W -

WHCRA	=	Women's Health and Cancer Rights Act of 1998
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Y -

YOB	=	Year Of Birth
YTD	=	Year To Date